

Remarks

In response to the Office Action dated March 23, 2006, Applicant elects for prosecution in this application Species II. Applicant submits that Claims 11-31 read on Species II.

The requirement for election is traversed because Species I and Species II are clearly related. Applicant respectfully submits that independent Claims 1, 11, and 21 are generic and readable on Species I and Species II. Moreover, the Office Action has not shown the Claims of Species I and the Claims of Species II are independent or distinct. Particularly, the Office Action has not shown that the process as claimed can be practiced by another materially different apparatus or by hand, or that the apparatus as claimed can be used to practice another and materially different process. Rather, the Examiner only supports the election requirement with the conclusory statement that “[t]he species are independent or distinct because the claims set forth different methods and/or schemes related to predicting value of non-underwritten assets.” The Claims of Species I are directed to computer-related methods for predicting value of non-underwritten assets and the Claims of Species II are directed to systems and computers for predicting value of non-underwritten assets. Applicant submits that the methods as claimed cannot be practiced by another materially different apparatus or by hand. Applicant further submits that the systems and computers as claimed cannot be used to practice another and materially different process.

Moreover, Applicant submits that a thorough search and examination of Species I would be relevant to the examination of Species II and would not be a serious burden on the Examiner. Indeed, the Examiner has already searched Claims 1-30. Moreover, the Claims of Species I are directed to computer-related methods for predicting value of non-underwritten assets and the Claims of Species II are directed to systems and computers for predicting value of non-underwritten assets. Applicant submits that a search of the subject matter of the Claims of Species II would also include the subject matter of the Claims of Species I, or else the search would be incomplete.

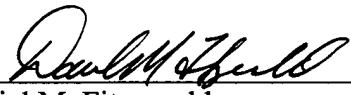
Additionally, requirements for election are not mandatory under 35 U.S.C.

For at least the reasons set forth above, Applicant respectfully requests that the election requirement be withdrawn.

Applicant further submits that the cited art does not describe nor suggest the recitations of Claims 1-30 and as such, Claims 1-30 are in condition for allowance.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Favorable action is respectfully solicited.

Respectfully submitted,



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